

HOUSING SUPPLY AND CONDITIONS

The following chapter examines the existing housing supply by types of structures, tenure by units and households, size of units, and vacancy.

The following is a summary of findings:

- *Over 63 percent of the 95,188 housing units in 2000 were single-family (attached and detached) units.* The fastest growing housing type from 1990 to 2000 was the single-family attached unit or townhome, and is expected to remain the fastest growing type until at least 2005. Multi-family units also grew rapidly in the 1990's, but construction rates have sharply declined since.
- *Nearly 58 percent of all occupied units were owner occupied,* compared to the national rate of 66 percent. Nearly 87 percent of single-family detached and 59 percent of single-family attached structures are owner occupied. Even if 100 percent of single-family units were owner occupied in 2000, the City would be unable to match the national homeownership rate.
- *Overall, owner-occupied units were larger than renter-occupied units in 2000.* While there were over 12,500 owner-occupied units with four or more bedrooms, there were just over 1,500 rental units of the same size. Although the number of five or more bedroom rental units rose slightly over the last decade, the number of studio apartments nearly doubled.
- *While vacancy rates for the City as a whole were very healthy, hovering just under five percent, the City's oldest neighborhoods, newly built areas, and multi-family structures in general had vacancy rates above seven percent.*
- *The City has inadequate data on the condition of residential properties within Lincoln.* The City currently does not inspect rental units that are single-family (attached or detached) homes or duplexes. Over two-thirds of single-family units and duplex structures rented in Lincoln were built before 1970. The City also has not conducted a recent housing conditions analysis. However, there is an estimated 23,925 housing units with possible lead-based paint hazards.
- *According to HUD, 96 percent of rental units in Lincoln in 2000 had rates affordable to low-income households.* Over 13 percent were affordable to extremely low-income households. (Government assistance was included as income in determining affordable rents.)
- *A total of 71 percent of owner housing units were affordable to low-income households.*
- *The majority of rental housing units were suitable for single individuals, unrelated pairs, or small families.*
- *There were fewer than 1,000 affordable owner housing units with one bedroom or less.* Conversely, there were over 24,700 affordable owner units with three or more bedrooms in the housing stock.
- *Over 5 percent of the population resides in group quarters,* most of whom (60 percent) were in college dormitories, followed by those (20 percent) in state prisons, and those (eight percent) in nursing homes. There is an estimated need for 593 additional units for extremely low-income persons with a serious mental illness.
- *As of 2002, there were 3,242 rental units generally available to persons age 55 or 62 and older, 538 owner units, plus an additional 608 that could be rented or purchased.*

- *There is insufficient data on the number of units accessible to persons with physical disabilities in Lincoln.*

Housing Inventory

In 2000, there were approximately 95,188 housing structures (U.S. Census). Between 2000 and 2005, 9,360 units are projected to be built, less demolitions, for a total of 104,584 units (estimates derived from data provided by the Building and Safety Department). Over three-quarters of the new units are single-family homes (including townhomes), increasing the proportion of single-family homes as part of the overall housing stock.

Units in Types of Structures

The majority of housing units in Lincoln are single-family homes. In 2000, over 60,000 units or 63 percent of the housing units in the City of Lincoln were single-family homes (either detached or townhomes). Over 28,000 units (nearly 30 percent) were in multi-family structures with three or more units, including single-family homes that have been converted into apartments. The remainder of the units were in duplexes (4,658 units or 5 percent) and mobile homes (2,329 units or over 2 percent).

Table 5.1: Number of Units in Types of Structures, Lincoln, 2000

Units in Structure	Number	Percent
1-Unit Detached	54483	57.2
1-Unit Attached	5599	5.9
2 Units	4658	4.9
3 or 4 Units	3564	3.7
5 to 9 Units	5666	6
10 to 19 Units	7822	8.2
20 or More Units	11060	11.6
Mobile Home	2329	2.4
Boat, RV, Van, etc.	7	-
TOTAL UNITS	95188	100

Source: Census 2000

According to data provided by the Building and Safety Department, by 2005, approximately 9,360 additional housing units are expected to be built within the City of Lincoln. Another 10,280 will be built by 2010, if new housing starts match the current construction rates, for a total of 114,864 units. Overall, the housing construction rate has slowed from 2000 to 2004, compared to the 90's. However, the construction of single-family detached and attached homes and duplexes is above the average pace of the 90's.

The table below shows that the number of single-family detached homes is expected to increase by 10 percent or 5,639 units. Duplexes are being constructed at over five times the pace of the 1990's, with 258 expected to be constructed by 2005, compared to 93 added during the last decade. The attached single-family unit (i.e., townhouse) has the fastest growth rate among unit types. While the number of townhomes grew by 47 percent from 1990 to 2000, the growth rate estimated for 2000 to 2005 alone is 28 percent.

Approximately 1,874 multi-family units will be constructed by 2005, which is a seven percent increase in the number of units over five years. However, construction rates for multi-family units are expected to decline by more than half of the previous decade's rate by 2010. Overbuilding of apartment complexes in the late 90's, along with a sluggish economy, and demand for owner-occupied housing due to favorable mortgage interest rates are the likely reasons for the construction rate decline over the last few years.

Table 5.2: Housing Units by Type of Structure, Lincoln, 1990, 2000, 2005, and 2010

	1990	2000	Percent Change 1990-2000	Estimated 2005	Percent Change 2000-2005	Forecasted 2010
1-Unit Detached	46,195	54,483	18%	60,122	10%	66,344
1-Unit Attached	3,801	5,599	47%	7,176	28%	9,197
Duplex	4,565	4,658	2%	4,928	6%	5,214
Multi-Family	21,816	28,112	29%	29,986	7%	31,985
Other*	2,702	2,336	-14%	2,336	0%	2,336
Total	79,079	95,188	20%	104,548	10%	114,828

* Other includes mobile homes, vans, etc.

Source: 1990 and 2000 Census, Department of Building and Safety, building permit database for estimates and forecast

The types of units constructed, in addition to where they are constructed, economic conditions, cost of housing, and other factors will affect the rate of homeownership.

Housing Tenure by Type of Structure

The table below shows the types of housing structures in Lincoln and the percentage of each which were owner occupied. Approximately 87 percent of single-family detached units were owner occupied in 2000. The next highest owner-occupancy rate was among mobile homes at 75 percent, followed by single-family attached units and townhomes with a rate of 59 percent. Duplexes had low rates of owner occupancy at under 14 percent. Among multi-family unit structures, structures with 50 or more units had the highest owner-occupancy rate with just over 14 percent. In general, however, multi-family units had very low rates of ownership.

Table 5.3: Owner-Occupied Housing Units by Type of Structure, Lincoln, 2000

Units in Types of Structures	Owner-Occupied Units	Percent Owner-Occupied
All	52,432	57.9%
1, detached	46,007	86.7%
1, attached	3,152	58.7%
2	593	13.8%
3 or 4	228	6.9%
5 to 9	96	1.8%
10 to 19	93	1.3%
20 to 49	146	2.3%
50 or more	556	14.4%
Mobile home	1,554	74.9%
Boat, RV, van, etc.	7	100.0%

Source: Census 2000

The following table estimates the number of occupied housing units in each type of structure by tenure. Information from the Building and Safety Department was used to develop the estimates of new housing construction by type. Then, tenure information by census tract was used to determine the likelihood that these new units would be owner or renter occupied. For example, if townhomes were built in a tract where a high percentage of townhomes were owner occupied, the assumption was made that any new townhomes would also have a high percentage of owner occupancy. This also assumes that there would be no change in percentage of existing units that are renter or owner occupied.

If the situation in 2000 holds true in 2005, there will be 58,751 owner-occupied housing units (a 12 percent increase) and 40,780 renter-occupied housing units (a seven percent increase) for a homeownership rate of 59 percent. The type of structure with the greatest increase in owner-occupied units is the single-family attached home with 38 percent, followed by the single-family detached with 11 percent. Interestingly enough, these are also the type of structures with the greatest increase in rental units as well with 13 percent and 10 percent respectively.

Table 5.4: Current and Estimated Occupied Housing Units by Tenure by Type of Structure, Lincoln, 2000, 2005, and 2010

	Owner				Renter			
	2000	2005 Estimate	% Change 2000-2005	2010 Forecast	2000	2005 Estimate	% Change 2000-2005	2010 Forecast
1-Unit Detached	46,007	51,035	11%	56,612	7,043	7,749	10%	8,527
1-Unit Attached	3,152	4,359	38%	6,028	2,217	2,511	13%	2,843
Duplex	593	635	7%	680	3,710	3,885	5%	4,069
Multi-Family	1,119	1,162	4%	1,206	24,564	26,112	6%	27,758
Other	1,561	1,561	0%	1,561	522	522	0%	522
Total	52,432	58,751	12%	65,832	38,056	40,780	7%	43,698
Homeowner Rate	58	59		60.1				

Source: 2000 Census, Department of Building and Safety, building permit database

We also make the assumption that the growth in the types of structures is consistent throughout the decade. By 2010, the homeownership rate is forecasted to rise again to 60 percent, with 65,832 owner-occupied units and 40,780 renter-occupied units.

Many of Lincoln's census tracts have such low homeownership rates, in part, due to the lack of single-family homes. Less than 50 percent of the housing units in the tracts shown in the table below were single-family in 2000. The four tracts with the lowest percentage are all in the urban core.

Table 5.5: Percent Single-Family (Attached and Detached) Units by Tract, Lincoln, 2000

Census Tract	Percent SF units
6	0.0
19	0
20	7.6
17	17.4
29	18.5
7	22.1
18	23.8
3	41.9
27.01	42
31.01	42.8
2.02	44
37.04	44.2
9	47.2
30.03	49.8

Source: Census 2000

Even if all of the single-family units, including townhomes and mobile homes, were owner-occupied, Lincoln would still be unable to reach the national homeownership rate of 66 percent.

Unit Size

From 1990 to 2000 there was little change in the percentage of owner-occupied housing units in each size category shown in the table below. Most owner-occupied units in 1990 and in 2000 were three-bedroom units; the number of which grew by 18 percent over the decade. While the number of no-bedroom units grew by 406 percent, they remained less than one percent of all units. Additionally the number of five-bedroom units grew by 32 percent, but remained around four percent of the total owner-occupied housing stock.

There were more changes in the size mix of renter-occupied units from 1990 to 2000. The number of efficiency and one-bedroom units grew at a much faster rate than the number of two- or more bedroom units. The number of efficiencies almost doubled over the decade, with under 4 percent of the housing stock in 1990 to just under six percent in 2000. The number of one-bedroom units grew by over 29 percent to make up over 37 percent of the housing stock in 2000 (up from 35 percent in 1990). However, rental units with two bedrooms are still the most

numerous, with under 39 percent of the rental housing stock in 2000 (down from under 42 percent in 1990).

Table 5.6: Housing Units by Tenure by Number of Bedrooms, Lincoln, 1990 to 2000

	1990	% of Total	2000	% of Total
<i>Owner occupied:</i>	<i>43,818</i>	<i>100.0%</i>	<i>52432</i>	<i>100.0%</i>
No bedroom	17	0.0%	86	0.2%
1 bedroom	974	2.2%	1,185	2.3%
2 bedrooms	10,628	24.3%	12,959	24.7%
3 bedrooms	21,752	49.6%	25,694	49.0%
4 bedrooms	8,685	19.8%	10,182	19.4%
5 or more bedrooms	1,762	4.0%	2,326	4.4%
<i>Renter occupied:</i>	<i>31584</i>	<i>100.0%</i>	<i>38056</i>	<i>100.0%</i>
No bedroom	1,132	3.6%	2,222	5.8%
1 bedroom	11,031	34.9%	14,272	37.5%
2 bedrooms	13,175	41.7%	14,673	38.6%
3 bedrooms	4,873	15.4%	5,341	14.0%
4 bedrooms	1,124	3.6%	1,288	3.4%
5 or more bedrooms	249	0.8%	260	0.7%

Source: Census 2000

Large units (4 or more bedrooms) are more likely to be owner-occupied than renter-occupied. Large owner-occupied units are also being built at a faster rate than large rental units. In 2000, nearly 24 percent of owner-occupied housing in Lincoln had at least four bedrooms, while just over four percent of the renter-occupied housing had at least four bedrooms. There were only 260 rental units with five or more bedrooms in 2000. According to some professionals in the rental industry, large rental-units are not only harder to find, but rent at a premium.

Similarly, nearly 89 percent of the owner-occupied housing in Lincoln had at least five habitable rooms, while just 31 percent of the renter-occupied housing had at least five rooms. Nearly 37 percent (totaling 19,000 units) of the owner-occupied housing in Lincoln had at least eight rooms, while just over four percent (or 1,600 units) of the renter-occupied housing had at least eight rooms.

Vacancy

Housing experts recognize a five percent vacancy rate as an indicator of a healthy housing market; it is low enough not to negatively affect landlords or sellers, but high enough to permit tenant and buyer mobility. The farther vacancy rates fall below five percent, the more flexibility landlords or sellers have in setting price. The higher the vacancy rate is above five percent, the more ability renters or buyers have to negotiate price.

Vacancy rates vary widely based upon housing type. As of the 2000 census, single-family detached units had very low vacancy rates of under three percent. Single-family attached homes also had low rates around four percent. The vacancy rate on multi-family units, however, was much higher at 9 percent. The highest rental vacancy rates appeared to be among the lowest-rent efficiency to two-bedroom units, as well as the newest built units in 2000 according to the HUD

special Census tabulation. Units for sale in 2000, had vacancy rates below seven percent for all price ranges and sizes. The units with the lowest vacancy rates were generally three-or-more bedroom units and units affordable to those making 50 to 80 percent of the median area income.

Table 5.7: Vacancy of Current and Estimated Housing Units by Type of Structure, Lincoln, 2000, 2005, and 2010

	2000			2005		
	Units	Vacant	% Vacant	Units	Vacant	% Vacant
1-Unit Detached	54,483	1,433	2.6%	60,122	1,338	2.2%
1-Unit Attached	5,599	230	4.1%	7,176	306	4.3%
Duplex	4,658	355	7.6%	4,928	408	8.3%
Multi-Family	28,112	2,429	8.6%	29,986	2,712	9.0%
Other	2,336	253	10.8%	2,336	253	10.8%
Total	95,188	4,700	4.9%	104,548	5,017	4.8%

Source: 2000 Census, Department of Building and Safety, building permit database

Vacancy rates for single-family detached homes are expected to have dropped even lower by 2005 with the increased demand for owner-occupied housing, due to favorable interest rates.

Vacancy rates also varied based upon location within the City. The following table shows those census tracts within the City that had vacancy rates below three percent. These tracts generally are located on or adjacent to the urban fringe and/or have a high percentage of single-family, owner-occupied housing.

Table 5.8: Low Vacancy Rates by Tract, Lincoln, 2000

Census Tract	Percent Vacant
37.09	1.0
13.02	1.1
24	1.7
36.05	1.9
38.02	2.0
12	2.1
32.02	2.3
27.02	2.3
11	2.4
15	2.5
101	2.6
2.01	2.6
25	2.7
30.02	2.7
36.04	2.9

Source: Census 2000

Vacancy rates above seven percent could be an indicator of lower housing quality or other problems, if the area is not newly developing. Some newly developing areas, like tract 29 where

new rental housing was built on North 27th Street and Fletcher in the late 1990's, had very high vacancy rates in 2000. However, many of the urban core neighborhoods, with a high percentage of rental property and older housing, had high vacancy rates as well. Tracts 4, 8, 20, 7, 17, 21, 18, and 22 cover more established neighborhoods with little new housing development, and had vacancy rates between seven and nine percent.

Table 5.9: High Vacancy Rates by Tract, Lincoln, 2000

Census Tract	Percent Vacant
29	17.0
19	14.3
33	9.1
4	8.7
8	8.5
20	8.5
37.11	8.4
7	8.2
17	8.0
31.01	7.6
6	7.5
21	7.4
18	7.3
22	7.1

Source: Census 2000

Housing Conditions

Little quantitative data is available on the condition of housing in Lincoln. The most current data on conditions is available from the Census and County Assessor. However, information on housing conditions in the Census is very limited and meant to identify substandard housing (based upon whether or not units have complete plumbing or kitchen facilities) and general housing characteristics (such as age of the unit). Assessor data is not gathered for the purpose of assessing housing conditions, but to determine the level of property taxes to be paid. The last housing conditions analysis conducted in the City was completed in the late 1990's using assessor data from 1992 and other information. The analysis did not include multifamily housing and examined only the urban core.

Over one-third of the City's occupied housing stock was built within the last 20 years. From 1990 to 2000, Lincoln had approximately 17,000 new housing starts (including multi-family). In 2000, 44 percent of all rental units in Lincoln were built before 1970 or were in structures at least 30 years old. The Building and Safety Department inspects rental units in structures with three or more units. Approximately 27 percent of these rental units were built before 1970. However, the City currently does not inspect rental units that are single-family (attached or detached) homes or in duplexes. Over 68 percent (6,332 units) of the single-family units rented in Lincoln were built before 1970. An estimated 66 percent (approximately 2,683 units) of units in duplex structures were built before 1970.

Table 5.10: Single-Family (Attached and Detached) Rental Units by Year Constructed, 2000

1 detached or attached units	1990 to 2000:	1980 to 1989:	1970 to 1979:	1960 to 1969:	1950 to 1959:	1940 to 1949:	1939 or earlier:	Total
Percent Renter Occupied	8.7%	11.8%	13.4%	16.3%	20.5%	28.2%	18.6%	15.9%
Number	871	715	1,342	1,317	2,168	903	1,944	9,260

Source: Census 2000

Substandard Units

Less than one percent of the housing units in Lincoln lacked complete plumbing and/or kitchen facilities. A total of 276 occupied units, 178 of which were renter-occupied, lacked complete plumbing facilities. Another 122 vacant units (under three percent of all vacant units) lacked complete plumbing facilities. Of those occupied units with incomplete plumbing facilities, 45 percent (124 units) were build prior to 1960, 42 percent (116 units) were built after 1960 but before 1990, and 13 percent (36 units) were build in the 1990's.

A total of 527 occupied units, 460 of which were renter-occupied, lacked complete kitchen facilities. Of the 460 renter-occupied units, 49 percent or 224 units included meals as part of rent. Another 153 vacant units (over three percent of all vacant units) lacked complete kitchen facilities altogether.

Lead-Based Paint

According to the National Safety Council, about two-thirds of homes built before 1940, half of homes built between 1940 and 1960, and a lesser number of homes built between 1960 and 1978 contain lead. The following table shows the estimated number of homes with lead-based paint.

Table 5.11: Estimated Owner and Rental Units with Lead-Based Paint, Lincoln, 2000

Housing Tenure and Age	Estimated # Containing Lead
Total Owner Occupied (Single Family)	16,320
Built before 1940	5,525
Built 1940 to 1960	5,497
Built 1960 to 1979	5,298
Total Renter Occupied	7,605
Total Renter Occupied (Single Family)	3,717
Built before 1940	1,296
Built 1940 to 1960	1,535
Built 1960 to 1979	886
Total Renter Occupied (Multi-Family)	3,888
TOTAL UNITS	23,925

Source: Census 2000 and National Safety Council Estimates

Approximately 23,925 housing units in the City have lead-based paint, which can put occupants, especially children and high-risk populations, at risk of a variety of health problems.

Housing Supply by Type and Price

The Department of Housing and Urban Development requests a special Census tabulation each decade to examine housing needs by household types and incomes. This data may be used, in part, to determine whether or not the housing needs of particular groups of households are being met. This special tabulation is called the Comprehensive Housing Affordability Strategy or CHAS. This data is reflected in the tables below, listing the actual supply of rental and owner housing by number of bedrooms and affordability, and in Chapter 6.

In these tables, the “affordability of units” refers to the number of units by bedroom size that a household making less than 30 percent of the area median family income could reasonably afford. Affordable housing is housing that costs less than 30 percent of a household’s income according to HUD.

Rental Housing Supply

The table below shows that there were 40,430 rental housing units in 2000, including vacant units. There were 17,544 efficiency and one-bedroom apartments, 15,714 two-bedroom apartments, and 7,172 three- or more bedroom apartments.

Table 5.12: Actual Supply of Rental Housing Units (Occupied and Vacant for Rent) by Number of Bedrooms and Affordability, Lincoln, 2000

	Number of Bedrooms			
Affordability of Units	37986	2	3+	Total
Gross Rent <= 30% Median Income	2,709	1,537	1,064	5,310
Gross Rent >30 to <=50%	9,603	8,410	2,735	20,748
Gross Rent >50 to <=80%	4,293	5,369	3,125	12,787
Gross Rent >80%	939	398	248	1,585
Total Units	17544	15714	7172	40430
Affordable to LMI	16,605	15,316	6,924	38,845

Source: HUD, CHAS 2000

Housing Units Affordable to Low-Income Persons

The table above also shows that there were 38,845 rental housing units affordable to low-income households, meaning the gross rent of those units cost less than 30 percent of the incomes of households making less than 80 percent of the area median family income. There were 16,605 efficiency and one-bedroom apartments affordable to low-income households, 15,316 two-bedroom apartments, and 6,924 three- or more bedroom apartments. A total of 5,310 units were available to extremely low-income households (making less than 30 percent of the area median family income), 20,748 to very low-income households (making between 30 and 50 percent of the area median family income), and 12,787 to other low-income households (making between 50 and 80 percent).

Small Housing Units

The majority of rental housing units in Lincoln have zero to two bedrooms. The units shown in the table above are generally suitable for small families. One-bedroom units may be more suitable for two-person families without children; and, two-, three-, or four-bedroom units may be more suitable for four-person families, depending on the number of children and their ages.

Large Housing Units

There were 7,172 rental housing units (6,924 of which were affordable to low-income households) that were large enough, with three- or more bedrooms, to accommodate a family with five or more persons in 2000. However, only 260 rental units were large enough to accommodate a very-large family of seven or more persons.

Housing in Group Quarters

Just over 5 percent of the population (11,643 persons) resides in “group quarters” of some type, including correctional institutions, group homes, nursing homes, and college dorms. Nearly 32 percent of the group quarters population is institutionalized, with most in correctional institutions or in nursing homes. Another 68 percent is noninstitutionalized, with 61 percent of persons in group quarters or 7,074 living in college dormitories.

Table 5.13: Population in Group Quarters by Type, Lincoln, 2000

	Persons	% of All Persons	% of Persons in Group Quarters
Total:	11,643	5.2%	
<i>Institutionalized population:</i>	3,689	1.6%	31.7%
Correctional institutions:	2,691	1.2%	23.1%
Local jails and other confinement facilities	365	0.2%	3.1%
State prisons	2,291	1.0%	19.7%
Other types of correctional institutions	35	0.0%	0.3%
Nursing homes	959	0.4%	8.2%
Juvenile institutions	39	0.0%	0.3%
<i>Noninstitutionalized population:</i>	7954	3.5%	68.3%
College dormitories (includes those off campus)	7,074	3.1%	60.8%
Group homes:	349	0.2%	3.0%
Homes or halfway houses for drug/alcohol abuse	21	0.0%	0.2%
Homes for the mentally ill	71	0.0%	0.6%
Homes for the mentally retarded	69	0.0%	0.6%
Homes for the physically handicapped	104	0.0%	0.9%
Other group homes	84	0.0%	0.7%
Religious group quarters	104	0.0%	0.9%
Other nonhousehold living situations	8	0.0%	0.1%
Other noninstitutional group quarters	419	0.2%	3.6%

Source: Census 2000

While this population is not included in the CHAS estimates or some other household census data, the population in group quarters may have an impact on future housing needs, particularly when policy changes alter where they live. For example, a state policy change that will affect the demand for housing is the plan to move persons with mental illness from regional centers to community-based housing with supportive services. This change will create a need for affordable housing that meets the specific criteria of the new policy. What impact this will have on housing needs in Lincoln is not yet known. However, we already know that there are 71 persons in group homes for the mentally ill in Lincoln, and that there is a need for an estimated 593 additional housing units (or beds) for extremely low-income persons with a serious mental illness (Lincoln and Lancaster County) by 2008 (Hanna:Keelan Associates. P.C., 2003).

Another example that may actually reduce the demand for housing (particularly near campus) is the construction of new dormitories by the University of Nebraska and by Nebraska Wesleyan University.

Elderly Housing Units

The table below shows the availability of housing for persons generally age 55 or 62 and older within the City in 2002. This table does include “nursing home” beds shown in “group quarters” above. Some of the assisted living facilities did allow for persons under 55, but most were of retirement age. Additionally, public elderly and subsidized elderly housing allows persons under 62 who have a disability to live there.

According to the Department of Aging, there were approximately 4,388 units generally available to persons age 55 or 62 and older (depending upon age restrictions at the facility). Approximately 24 percent or 1,041 of the elderly housing units were subsidized or accepted subsidies

Table 5.14: Elderly Housing Units by Type, Lincoln, 2002

	Units	
Licensed Assisted Living Units	1,231	28.1%
Public Elderly Housing	210	4.8%
Private Elderly Housing -Accepting Section 8	311	7.1%
Other Subsidized Elderly Housing	520	11.9%
Other Private Retirement Housing	2,116	48.2%
Total Units	4,388	

Source: City of Lincoln, Department of Aging

A total of 3,242 of these units could be renter-occupied, and another 608 could be renter- or owner-occupied. The remaining 538 were only for owner occupation. An additional 402 subsidized and Section 8 units were available as rentals by persons 18 and older (including elderly persons) not included in the totals above.

Housing for Persons with a Disability

Approximately 49 of the 1,041 subsidized elderly housing units available to persons with disabilities were advertised as wheel chair accessible. Additionally, there were another 104 persons in group homes for persons with physical disabilities in 2000.

While there is no clear data about the local availability of accessible rental units, under the Federal Fair Housing Act, landlords must reasonably accommodate requests to modify rental units at the renters expense to make units accessible to persons with disabilities. (Renters may be required to return back to original condition once the renter discontinues renting the unit.) In subsidized housing covered under Section 504, the landlord must cover the cost of modifications.

Additionally, starting in 1991, rental units constructed within structures of four or more units were required to meet Fair Housing Accessibility Guidelines. The guidelines generally state that all ground floor units in structures without elevators and all units in structures with elevators

must meet seven basic access requirements: an accessible entrance on an accessible route; accessible public areas; usable doors; accessible routes into and through dwelling units; reinforced walls and grab bars; accessible light switches, outlets, and other environmental controls; and, usable kitchens and bathrooms. From Census, we know that approximately 6,000 units in structures with four or more units have been constructed since 1991. Therefore, it is reasonable to assume that these guidelines covered between 1,000 and 3,000 units. Whether or not these requirements were enforced in most cases or are affordable to persons with disabilities is unknown.

Persons with HIV/AIDS are not specifically accommodated by any subsidized housing program in Lincoln. However, efforts have been made to apply for funding for this group.

Owner Housing Supply

The table below shows that there were 52,898 housing units either owner-occupied or vacant and for sale in 2000. There were 1,269 efficiency and one bedroom owner units, 13,127 two bedroom owner units, and 38,502 three or more bedroom owner units.

Table 5.15: Actual Supply of Owner Housing Units (Occupied and Vacant for Sale) with Monthly Owner Costs Affordable to Income Groups, 2000

Affordability of Units	Number of Bedrooms			
	0 - 1	2	3+	Total
Owner Costs <=50%	533	3,775	6,049	10,357
Owner Costs >50 to <=80%	423	8,094	18,675	27,192
Owner Costs >80%	313	1,258	13,778	15,349
Total Units	1,269	13,127	38,502	52,898
Affordable to LMI	956	11,869	24,724	37,549

Source: HUD, CHAS 2000

Housing Units Affordable to Low-Income Persons

The table above also shows that there were 37,549 owner housing units affordable to low-income households, meaning the expense of owning those units was less than 30 percent of the incomes of households making less than 80 percent of the area median family income. There were 956 efficiency and one-bedroom units affordable to low-income households, 11,869 two-bedroom units, and 24,724 three- or more bedroom units. A total of 10,357 units were available to extremely low-income and very low-income households (making less than 50 percent of the area median family income), and 27,192 to other low-income households (making between 50 and 80 percent).

Small Housing Units

The majority of owner housing units in Lincoln are three or more bedrooms, with very few one-bedroom owner units. For small families with four members or those looking to grow in the future, the supply of three-bedroom owner units is positive. For small families looking to downsize, but still own, options are somewhat limited.

Large Housing Units

Again, the number of three- or more-bedroom units is positive for large families. Additionally, over 19 percent of owner housing units or 10,182 units have four bedrooms, and over four percent or 2,326 have five bedrooms or more.

Elderly Housing Units

Of the 4,388 elderly housing units listed in Table 5.13, a total of 538 of these units could only be owner-occupied, and another 608 could be owner- or renter-occupied.